

Fill in this information to identify the case:

Debtor 1 KEVIN G MICKENS

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
Case number 17-21704-CMB

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PHH Mortgage Corporation

Court claim no. (if known): 2

Last four digits of any number you 5606
use to identify the debtor's account:

Date of payment change: 06/01/2021
Must be at least 21 days after date of
this notice

New total payment: \$861.17
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 453.69 New escrow payment: \$ 454.14

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor1 KEVIN G MICKENS Case number (if known) 17-21704-CMB
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Mario Hanyon
Signature

Date 04/21/2021

Print: Mario Hanyon (203993)

First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Ste 130
Number Street

Mount Laurel, NJ 08054

City State ZIP Code

Contact phone 844-856-6646 x4560

Email pabkr@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**
Pittsburgh Division

IN RE: KEVIN G MICKENS	Case No. 17-21704-CMB Chapter 13
PHH Mortgage Corporation, Movant	Hearing Date: TBD Hearing Time: TBD Objection Date: TBD
vs.	
KEVIN G MICKENS, Debtor,	
Ronda J Winnecour Respondent	

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I certify under penalty of perjury that on April 21, 2021, I served or caused to be served the Notice of Mortgage Payment Change on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Albert G. Reese, Esq.
Law Office of Albert G. Reese, Jr.
640 Rodi Road, 2nd Floor, Suite 2
Pittsburgh, PA 15235
Counsel for Debtor

Ronda J Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

Office of the United States Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
US Trustee

Via First Class Mail:

KEVIN G MICKENS
219 NORTH WINEBIDDLE STREET
PITTSBURGH, PA 15224
Debtor

Ronda J Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading "Via CM/ECF electronic notice" and those served by mail will be listed under the heading "Via First Class Mail".

EXECUTED ON: April 21, 2021

/s/ Mario Hanyon
Mario Hanyon
(Bar No. 203993)
Attorney for Creditor
BROCK & SCOTT, PLLC
302 Fellowship Road, Ste 130
Mount Laurel, NJ 08054
Telephone: 844-856-6646 x4560
Facsimile: 704-369-0760
E-Mail: pabkr@brockandscott.com



Your annual escrow statement

March 22, 2021

[REDACTED]
 KEVIN G MICKENS
 219 NORTH WINEBIDDLE STREET
 PITTSBURGH, PA 15224

Loan number [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
 Call toll free 1-800-996-9584
 Fax 1-856-917-8003

Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on April 25, 2017 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$1,895.18**.

The monthly shortage for the next 60 months is **\$31.59** and will automatically be added to your monthly payment beginning **June 2021**. Your new monthly payment for **June 2021** will be **\$861.17**.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of May 31, 2021):	-\$ 670.70
Escrow adjusted per Proof of Claim*	\$43.14
Required escrow account balance (as of May 31, 2021):	\$1,267.62
Difference resulting in an escrow account shortage:	\$1,895.18

*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

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What is my new monthly payment?

The following table reflects your current monthly payment and new monthly payment:

	<u>Current Payment</u>	<u>New Payment with Shortage</u>
Principal & Interest	\$407.03	\$407.03
Escrow Deposit	\$453.69	\$422.55
Escrow Shortage		\$31.59
Total Payment	\$860.72	\$861.17

If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$422.55, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the June 2021 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$3,440.36	\$3,516.71
Insurance	\$1,553.86	\$1,553.86
TOTAL	\$4,994.22	\$5,070.57

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$845.10 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$1,093.22- will be reached in April 2022. When subtracted from your minimum required balance of \$845.10, an Escrow Shortage results in the amount of \$1,895.18. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-800-996-9584**.



MORTGAGE

Your annual escrow statement (continued)
March 22, 2021

KEVIN G MICKENS
219 NORTH WINEBIDDLE STREET
PITTSBURGH, PA 15204

Loan number [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-800-996-9584
Fax 1-856-917-8003

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			- 670.70	1,267.62
Jun 2021		422.55		-248.15	1,690.17
Jul 2021		422.55		174.40	2,112.72
Aug 2021		422.55		596.95	2,535.27
Sep 2021		422.55		1,019.50	2,957.82
Oct 2021		422.55		1,442.05	3,380.37
Nov 2021		422.55		1,864.60	3,802.92
Dec 2021		422.55		2,287.15	4,225.47
Jan 2022	CITY/TWN TAX	422.55	2,808.89	-99.19	1,839.13
Feb 2022		422.55		323.36	2,261.68
Mar 2022	COUNTY TAX	422.55	707.82	38.09	1,976.41
Apr 2022	HAZARD INS.	422.55	1,553.86	-1,093.22	845.10 LP
May 2022		422.55		-670.67	1,267.65
Total		\$5,070.60	\$5,070.57		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					1,248.51	-590.72
Jun 2020		416.19	907.38*			1,664.70	316.66
Jul 2020		416.19	453.69*			2,080.89	770.35
Aug 2020		416.19	907.38*			2,497.08	1,677.73
Sep 2020		416.19	*			2,913.27	1,677.73
Oct 2020		416.19	453.69*			3,329.46	2,131.42
Nov 2020		416.19	453.69*			3,745.65	2,585.11
Dec 2020		416.19	907.38*			4,161.84	3,492.49
Jan 2021	CITY/TWN TAX	416.19	453.69*	2,732.54	*	1,845.49	3,946.18
Feb 2021	COUNTY TAX	416.19	453.69*		707.82*	2,261.68	3,692.05
Feb 2021	CITY/TWN TAX				2,808.89*	2,261.68	883.16
Mar 2021	COUNTY TAX	416.19	*	707.82	*	1,970.05	883.16
Apr 2021	HAZARD INS.	416.19	E	1,553.86	1,553.86E	832.38	-670.70
May 2021		416.19	*			1,248.57	-670.70
Total		4,994.28	4,990.59	4,994.22	5,070.57		